

## Patent Claims

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1. A data transfer method for topping up a prepaid electronic credit associated with a service user over a data and telecommunication network, essentially in real time, where the service user is the holder of a first electronic settlement account, and a service operator is the holder of a second electronic settlement account, and, in response to a transfer signal transmitted from a terminal of the service user, the prepaid credit is increased by a predetermined electronic sum of money and, at the same time, the sum of money is transferred from the first settlement account to the second settlement account.
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2. The data transfer method as claimed in claim 1, characterized in that the prepaid electronic credit is managed on a credit management server in the data network or a telecommunication network connected thereto, and the settlement account is managed on an account management server in the data network, and a piece of money transfer software is implemented on an application server in the data network or communication network.
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3. The data transfer method as claimed in claim 2, characterized in that the terminal of the service user sets up a connection to the application server, the terminal is used to transfer an authentication code and/or a credit identifier for the prepaid credit and an account identifier for the settlement account and also the predetermined sum of money to the application server, the application server checks the transmitted data and the sufficiency of the predetermined sum of
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money in the settlement account,  
if the result of the check is positive, the  
predetermined sum of money is debited from the  
first settlement account and is credited to the  
5 second settlement account and, at the same time,  
the prepaid credit is increased by the sum of  
money and  
a log record is created for the debit/credit  
operation.

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4. The data transfer method as claimed in claim 3,  
characterized in that  
when the transaction has been performed, the  
application server transmits an acknowledgement  
15 signal to the terminal of the service user.

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5. The data transfer method as claimed in claim 3 or  
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characterized in that,  
20 to check the credit identifier, a connection is  
automatically set up between application server  
and credit management server, and,  
to check the account identifier of the settlement  
account, a connection is automatically set up  
25 between application server and account management  
server.

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6. The data transfer method as claimed in one of  
claims 3 to 5,  
30 characterized in that  
the authentication code or credit and account  
identifier and the predetermined sum of money are  
entered on the terminal of the service user by  
keyboard or voice entry under menu control.

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7. The data transfer method as claimed in one of the  
preceding claims,  
characterized in that

5 a first service user is the holder of the prepaid electronic credit, and a second service user is the holder of the first electronic settlement account, and the credit of the first service user is increased by the electronic sum of money in response to a transfer signal from a terminal associated with the second service user.

10 8. The data transfer method as claimed in claim 7, characterized in that the application server transmits a first and a second acknowledgement signal to the first and the second service user, respectively, when a transfer has been made.

15 9. The data transfer method as claimed in one of the preceding claims, characterized in that at least part of the transfer operation is performed over a mobile radio network.

20 10. A data transfer arrangement for topping up a prepaid electronic credit of a service user over a data and telecommunication network, essentially in real time, characterized by a credit counter, managed on a credit management server, for storing the electronic credit, a first and second settlement account memory on at least one account management server, a piece of money transfer software, implemented on an application server, for electronically transferring money from the settlement account memory to the credit memory, 25 30 35 a service user terminal connected to the data and telecommunication network for the purpose of entering and transmitting data required for topping up the credit to the application server,

and

a data link between the application server, the credit management server, the account management server and the terminal for the purpose of performing the data transfers which top up the credit.

11. The data transfer arrangement as claimed in claim 10,  
characterized in that  
the terminal is a mobile radio terminal connected to a mobile radio network and/or the prepaid credit is stored on a prepaid card associated with a service operator in a mobile radio network.
12. The data transfer arrangement as claimed in claim 10 or 11,  
characterized in that  
a trigger signal is transmitted from a first terminal in order to trigger the transfer of money from the settlement account memory to the second settlement account memory and to increase the count of the credit counter, and the prepaid electronic credit is associated with a second terminal.
13. The data transfer arrangement as claimed in claim 11 and 12,  
characterized in that  
the prepaid card is associated with the second terminal as a mobile radio terminal.
14. The data transfer arrangement as claimed in one of claims 10 to 13,  
characterized in that  
the application server has an authentication code memory and a comparison unit, connected thereto at the input, for comparing an authentication code

received from the first terminal with a stored authentication code and for outputting an enable signal for the payment operation if the two match.

- 5 15. The data transfer arrangement as claimed in claim 14,  
characterized in that *a*  
the application server has a decoding unit for  
obtaining a credit and/or account identifier for  
10 the prepaid electronic credit or for the  
settlement account from the authentication code.

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